

City after its request for TARP funding was denied. PNC didn't comment.

"We are in fact lending to creditworthy customers," said Wells spokeswoman Julia Tunis Bernard. She said Wells extended \$471 billion in new loan commitments between October 2008 and the end of the second quarter—some 19 times the bank's TARP take.

Even Citi, which sat out last fall's frenzied game of banking musical chairs, still posted double-digit deposit growth as Americans fled other investments for the safety of federally insured banks. Citi didn't reply to a request for comment.

The top five firms—dubbed too-big-to-fail, or TBTF, for their implicit government support—now control 37% of the nation's deposits.

That's well above their average from earlier this decade, reviving questions about the risks of a financial system that's even more concentrated than the one that imploded last fall.

"The TBTF problem has not only moved beyond the banking system, it has become much too costly for taxpayers and the U.S. economy," University of Massachusetts researcher Jane D'Arista wrote in an August paper.

BORDER WAR—THE ZETAS

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Texas (Mr. POE) is recognized for 5 minutes.

Mr. POE of Texas. Madam Speaker, I bring you news from the second front—the war on the border between Mexico and the United States. Dangerous drug cartels are already in control of major stretches of the U.S.-Mexico border, and they're taking over whole Mexican border towns.

The Zeta drug cartel is the most violent and the most feared of the Mexican drug cartels. Zetas have attacked Mexican towns in military-style operations at platoon-strength numbers. They have massacred hundreds of their competitors, often beheading and dismembering them. They have fought hour-long battles with the Mexican military in the streets of Matamoros. Madam Speaker, Matamoros is a border town on the Rio Grande River across from Brownsville, Texas.

Recently, shots came over that border, hitting buildings and a parking lot at a University of Texas branch in Brownsville. Authorities presumed this violence was from the drug cartels, themselves. The Zetas have moved into Matamoros. They also claim to control Nuevo Laredo, which is across from the Texas town of Laredo.

The Zetas have no fear of the authorities. There is no law or order in any of the towns they control, and they have assassinated police chiefs and local politicians. They own the towns. They have raised terror throughout Mexico—fighting their rivals, the Mexican Army and the police. The success of the Zeta cartel has forced other Mexican drug cartels into an arms race with military weaponry and tactics.

Who are these Zetas, and where do they come from?

Well, the Zetas were formed by deserters from the Mexican Army's veter-

eran elite Airborne Special Forces Group. The Zetas also include former members from the Guatemalan Kaibiles Special Forces organization. We trained them here in America, at the School of the Americas, in the latest and best tactics and weaponry. When they got back home, they deserted from the military, and they went to work for the drug cartels. In essence, they declared war on the Mexican Government, and they became part of what they were trained to fight.

They make a lot more money in trafficking guns, drugs and people than they would ever have in working as a Mexican or a Guatemalan soldier, and they're using superior military training—that training they received at the expense of the United States. Trafficking in drugs, arms and human beings is a very lucrative business. Billions of dollars worth of merchandise is moved across our southern border every year.

The Zeta international trafficking cartel has evolved into a privately funded military army. They have the best military equipment money can buy, and they have transformed into an international gang, working even in the United States. Without a secure southern border, the violence will continue in Mexico, and only those who live in never-never land will think the problem will not get to the United States. The Zetas are an urban guerrilla organization which threatens to topple any semblance of law and order.

According to the Houston Chronicle, the "Zeta gunmen and their accomplices routinely blockade Matamoros' downtown streets. Last winter, the gangsters mobilized thousands of people to briefly close the region's bridges across the Rio Grande, halting trade" with the United States into Brownsville.

Now, the administration's strategy is to look the other way and to pretend it's not happening. Well, we cannot wish away this threat to public safety and to America's national security. We must not allow the situation to continue to escalate unchecked, because violence is actually spilling out into the streets of America near our border towns. Our local law enforcement is overwhelmed. The border sheriffs need more assistance. They are not equipped or trained to handle these military-style incursions by the Zetas and by other drug cartels.

While the administration is stalling and deliberating about what to do in Afghanistan, the government is also giving little attention to our southern border, but this is not the first administration to neglect enforcing the rule of law on the southern border. There has been much rhetoric for years from the government about protecting the border, but like my grandfather used to say, "When all is said and done, more is said than done," and that is especially by the government.

The Nation needs to understand there is a border war on our southern

border. Immediate action is necessary, and the United States should conduct training on the southern border with our military. This will help deter incursions. Plus the Governors from Texas and New Mexico have asked for the National Guard to be sent to the border. So more National Guard troops should be sent to protect the dignity and the sovereignty of our Nation, because the first duty of government is to protect the people, to protect us from the invasion of the crime cartels.

The people who live on the border on both sides of the Rio Grande have a right to expect their government to protect them from the Zetas and from all other criminal cartel enterprises which illegally cross the border.

And that's just the way it is.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from California (Ms. WOOLSEY) is recognized for 5 minutes.

(Ms. WOOLSEY addressed the House. Her remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Oregon (Mr. DEFAZIO) is recognized for 5 minutes.

(Mr. DEFAZIO addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

H.R. 268—MILITARY CHAPLAINS BILL

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from North Carolina (Mr. JONES) is recognized for 5 minutes.

Mr. JONES. Madam Speaker, it is a sad day in America when our chaplains in the military cannot pray according to their faiths and consciences. Our troops are risking their lives in dangerous countries to protect the religious freedoms of others, but our own military does not always permit that our military chaplains can pray according to his or her faith.

For this reason, I have introduced H.R. 268, which is a bill to ensure that every military chaplain has the prerogative to close a prayer outside of a religious service according to the dictates of the chaplain's own conscience.

I have spoken with many, many chaplains who have served in conflicts from Vietnam to Desert Storm, and there never was any restriction on chaplains and on how they prayed until the mid-1990s. This suppression of religious freedom, the very principle on which this country was founded, is a pervasive problem that is affecting every branch of our Armed Forces and that is affecting chaplains of every denomination. As of 2008, 76 percent of the chaplains were Protestant, 9 percent Catholic, 1 percent Jewish, and 14.1 percent were of some other faith.

About 5 years ago, I was introduced to the case of Army Captain Chaplain